Karnataka State Akkamahadevi Women's University, Vijayapura

Synopsis on

"STRESS MANAGEMENT AMONG EMPLOYEES OF BANKING SECTOR: AN ANALYTICAL STUDY WITH RESPECT TO GULBARGA DIVISION."

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A Study on

"Stress management among employees Of Banking sector: An Analytical study with respect to select banks of Gulbarga division"

INTRODUCTION:

Stress Management is more important in now-a-days in the service, financial and banking. There is no such thing like stress free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry plays important role in the developing the country's economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. This research focus on a large number of bankers are facing high level of stress because of their job and the reasons behind this stress include long working hours, heavy work load, improper reward system, lack of job autonomy, organizational culture, role conflict, lack of management support to employees etc.

The employees can notice a number of symptoms indicating high level stress among them. However if these symptoms are not noticed in early Stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent. The word *stress* is in such popular use today that it has come to mean different things to different people. It is said that competition is too much stress to hassle with, that one works in a high stress environment or that technology stresses us out. In these contexts, it can be seen that the word stress has evolved to refer to both the source of some event and the reaction to it.

Stress, an integral part of the human existence have an immense influence over the lives of individuals and the organization. In the present era, the nature and intensity of stress is too turbulent that the present age has been, Age of Anxiety, Stress and Depression". As individuals spend most of their time at work, the work place has been conceived to be a potent contributor and influencer of stress. At the work place, various roles are performed which have to be in synchronization with the roles at home and other places. The stress induced due to roles performed by individuals as employees at work place, has been one of the most persuasive organizational stressors, the outcomes of which have been found to be costly to the organization.

STRESS MANAGEMENT:

‘Stress’ refers to the responses, body and mind have to the demands placed on them which is a normal part of life and a normal part of any job. Without stress, one would not meet deadlines, strive to hit sales or production targets, or line up new clients. Meeting the demands and challenges of a job is part of what makes work interesting and satisfying, and it is often what allows people to develop new skills and advancement in their careers. In the workplace, people regularly experience stress-causing situations, react to them with heightened tension, then return to a more relaxed state when the crisis, big or small, is resolved. However, problems occur when stress is so overwhelming or constant that the tension never abates and one can never get to relax.

Stress is” A dynamic condition in which an individual confronted with opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.”

Stress is a natural human response to its environment. Stress has become significant due to dynamic social factor and changing needs of life styles. Stress is man‘s adaptive reaction to an outward situation which would lead to physical, mental and behavioral changes. In fact, moderate levels of stress are considered essential motivators. However, high levels of stress have the capacity to greatly impact physical and emotional health, not all stresses are destructive in nature. Appropriate amount of stress can actually trigger passion for work, tap latent abilities and even ignite inspirations. Stress can make a person productive and constructive, when it is identified and well managed.

Definition: In Human Resource Management, Stress is defined as a state of mental and emotional pressure or strain, caused by challenging or unfavorable circumstances. It is an outside force that rules an individual’s feelings and behavior.

Dyer, K. A. (2006). Definition of stress. Retrieved May 21, 2008, Stress is an inevitable feature of life. It is the force that gets us out of bed in the morning, motivates us at the gym, and inspires us to work.

Bruno (1991) defined ‘stress’ as the rate of wear on an organism. Selye, a Canadian doctor, who was an early explorer of the causes of health hazards arising from stress, defined stress as the sum of all non-specific changes in a human being. From his medical perspective, Selye proposed that the body reacts to psychological reactions with "fight or fright" syndrome (1974) together.

Bowes (1999) Shows that the human body is "hard-wired" to respond in the course of evolution through a fight or fright response. He defines stress as external or internal pressure to act.

STRESS MANAGEMENT IN BANKING SECTOR:

Stress has become a pervading issue of everyone's life in this modern world. The modern world which is often regarded as a world of achievements has become a world of stress. Be it family, any social activity or any business organization, stress is everywhere. Right from birth till death, an individual is invariably exposed to various stressful situations. Our economy has shown growth in almost all sectors, but stress has also joined hands with this growth. Individuals under stress are experiencing various psychosomatic and psychological disorders, the feelings of frustration, dissatisfaction with life in general. Workplace stress is the harmful biological reaction that occurs when there is poor match between job profiles and the capabilities, resources, or needs of the worker. These conditions, ultimately affects the job performance and the health of the individuals. But a little amount of stress may prove to be healthy for an organization. Stress can be positive as well as negative. Acceptable levels of stress help to increase the individual's performance while excessive amounts of stress can lead to a decreased performance.

Various studies have depicted that stress is increasing at a rising rate in the Banking sector. Due to recession in the global market and cut-throat competition, banks are facing many challenges. As a response of which, they have to make efforts to increase their efficiency. Banks, these days, are restructuring themselves. This results in more workload on their employees. Organization stress ultimately results in employee turnover, changes in employees behavior and attitude. A little organization stress is healthy as it increases the efficiency. But stress beyond limits destroys the inner peace of the employees and ultimately hampers the growth of the individual as well as the organization.

SYMPTOMS OF STRESS

Some of the symptoms of stress at workplace are as follows-

- Absenteeism, escaping from work responsibilities, arriving late, leaving early, etc.
- Deterioration in work performance, more of error prone work, memory loss, etc.
- Cribbing, over-reacting, arguing, getting irritated, anxiety, etc.
- Deteriorating health, more of accidents, etc.
- Improper eating habits (over-eating or under-eating), excessive smoking and drinking, sleeplessness, etc.

TYPES OF STRESS:

1. **Acute stress:**

Acute stress is the type of stress that throws you off-balance momentarily. This is the type of stress that comes on quickly and often unexpectedly and doesn't last too long, but requires a response and shakes you up a bit, like an argument with someone in your life, or an exam for which you don't feel adequately prepared. Your body's stress response is triggered with acute stress, but you can reverse it with quick relaxation techniques, and then

go back to your day feeling less stressed again. These stress relievers can help you to relax and more quickly recover from acute stress.

- **Breathing Exercises**
- **Cognitive Reframing**
- **Quick Bursts of Exercise**
- **Progressive Muscle Relaxation**
- **Mini-Meditation**

2. **CHRONIC STRESS:**

Chronic stress is the type of stress that tends to occur on a regular basis. This type of stress may leave you feeling drained, and can lead to burnout if it's not effectively managed. This is because, when the stress response is chronically triggered and the body is not brought back to a relaxed state before the next wave of stress hits, the body can stay triggered indefinitely. This can lead to the host of health issues that are generally associated with stress, including cardiovascular disease, gastrointestinal issues, anxiety, depression, and a host of other conditions. (Here is a list of stress-related health issues.) This is why it is important to effectively manage chronic stress. Managing this type of stress often requires a combination approach, with some short-term stress relievers (like those for acute stress), and some long-term stress relief habits that relieve overall stress. (Different emotion-focused coping techniques and solution-focused coping techniques are important as well.) The following long-term habits can help you to better manage general stress that you may feel from the chronic stressors in your life.

- **Exercise Regularly**
- **Maintain A Healthy Diet**
- **Cultivate Supportive Relationships**
- **Meditate Regularly**
- **Listen To Music**

3. **EMOTIONAL STRESS:**

The pain of emotional stress can hit harder than some other types of stress. For example, the stress that comes from a conflicted relationship tends to bring a greater physical reaction and a stronger sense of distress than the stress that comes from being busy at work. Therefore, it is important to be able to manage emotional stress in effective ways. Strategies that help you to process, diffuse, and build resilience toward emotional stress can all work well, and different approaches can work in different situations. Here are some ways to manage emotional stress.

- **Talk To A Friend**
- **Listen To Music**
- **Practice Mindfulness**
- **Talk To A Therapist**

4. BATTLING BURNOUT:

Burnout is the result of the prolonged chronic stress of situations that leave people feeling a lack of control in their lives. Certain conditions of a job can create a greater risk of burnout, including not only a high level of demands, but also unclear expectations, lack of recognition for achievements, and a high level of risk of negative consequences when mistakes are made. (Does your job put you at risk for job burnout? Take the job burnout quiz to find out!) Once you reach a state of burnout, it is difficult to maintain motivation to work and accomplish what you need to accomplish, and you can feel chronically overwhelmed. In addition to the strategies that work well for chronic stress and emotional stress, the following strategies can help you to come back from a state of burnout—or prevent it entirely.

- **Take Some Time Off**
- **Get More Laughter Into Your Life**
- **Indulge In Hobbies**
- **Get More Enjoyment Out Of Your Current Job**
- **Make Your Weekends Count**

SOURCES/CAUSES OF STRESS:

The factors leading to stress among individual are called as stressors. Some of the factors/stressors acting on
employees are-

1. **Organizational factors-** With the growth in organizational stress and complexity, there is increase in organizational factors also which cause stress among employees. Some of such factors are-
    - Discrimination in pay/salary structure
    - Strict rules and regulations
    - Ineffective communication
    - Peer pressure
    - Goals conflicts/goals ambiguity
    - Less promotional opportunities
    - Lack of employees participation in decision-making
    - Excessive control over the employees by the managers

2. **Individual factors-** There are various expectations which the family members peer, superior and subordinates have from the employee. Failure to understand such expectations or to convey such expectations lead to role ambiguity/role conflict which in turn causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all lead to stress.

3. **Job concerning factors-** Certain factors related to job which cause stress among employees are as follows-
    a. Unsafe and unhealthy working conditions

b. Lack of confidentiality
c. Crowding

4. **Extra-organizational factors-** There are certain issues outside the organization which lead to stress among employees. In today's modern and technology heavy world, stress has increased. Inflation, technological change, social responsibilities and rapid social changes are other extra-organizational factors causing stress.

TECHNIQUES OF STRESS MANAGEMENT:

1.Get moving:

Physical activity plays a key role in reducing and preventing the effects of stress, but you don't have to be an athlete or spend hours in a gym to experience the benefits. Just about any form of physical activity can help relieve stress and burn away anger, tension, and frustration. Exercise releases endorphins that boost your mood and make you feel good, and it can also serve as a valuable distraction to your daily worries.

While the maximum benefit comes from exercising for 30 minutes or more, you can start small and build up your fitness level gradually. Short, 10-minute bursts of activity that elevate your heart rate and make you break out into a sweat can help to relieve stress and give you more energy and optimism. Even very small activities can add up over the course of a day. The first step is to get yourself up and moving.

2.Engage socially:

Social engagement is the quickest, most efficient way to rein in stress and avoid over reacting to internal or external events that you perceive as threatening. There is nothing more calming to your nervous system than communicating with another human being who makes you feel safe and understood. This experience of safety—as perceived by your nervous system results from nonverbal cues that you hear, see and feel.

The inner ear, face, heart, and stomach are wired together in the brain, so socially interacting with another person face-to-face making eye contact, listening in an attentive way, talking can quickly calm you down and put the brakes on defensive stress responses like "fight-or-flight." It can also release hormones that reduce stress, even if you're unable to alter the stressful situation itself. Of course, it's not always realistic to have a pal close by to lean on when you feel overwhelmed by stress, but by building and maintaining a network of close friends you can improve your resiliency to life's stressors. On the flip side, the more lonely and isolated you are, the greater your vulnerability to stress.

Reach out to family and friends and connect regularly in person. The people you talk to don't have to be able to fix your stress; they just need to be good listeners. Opening up is not a sign of weakness and it won't make you a burden to others. In fact, most friends will be flattered that you trust them enough to confide in them, and it will only strengthen your bond. And remember, it's never too late to build new friendships and improve your support network.

3. Avoid unnecessary stress

While stress is an automatic response from your nervous system, some stressors arise at predictable times your commute to work, a meeting with your boss, or family gatherings, for example. When handling such predictable stressors, you can either change the situation or change your reaction. When deciding which option to choose in any given scenario, it's helpful to think of the four A's: avoid, alter, adapt, or accept.

- **Learn how to say "no" -** Know your limits and stick to them. Whether in your personal or professional life, taking on more than you can handle is a surefire recipe for stress. Distinguish between the "should" and the "musts" and, when possible, say "no" to taking on too much.
- **Avoid people who stress you out** – If someone consistently causes stress in your life, limit the amount of time you spend with that person, or end the relationship.
- **Take control of your environment** – If the evening news makes you anxious, turn off the TV. If traffic makes you tense, take a longer but less-traveled route. If going to the market is an unpleasant chore, do your grocery shopping online.

4.Alter the situation:

If you can't avoid a stressful situation, try to alter it. Often, this involves changing the way you communicate and operate in your daily life.

- **Express your feelings instead of bottling them up.** If something or someone is bothering you, be more assertive and communicate your concerns in an open and respectful way. If you've got an exam to study for and your chatty roommate just got home, say up front that you only have five minutes to talk. If you don't voice your feelings, resentment will build and the stress will increase.
- **Be willing to come**
- **Promise.** When you ask someone to change their behavior, be willing to do the same. If you both are willing to bend at least a little, you'll have a good chance of finding a happy middle ground.
- **Manage your time better.** Poor time management can cause a lot of stress. But if you plan ahead and make sure you don't overextend yourself, you'll find it easier to stay calm and focused.

5. **Adapt to the stressor:**

How you think can have a profound effect on your stress levels. Each time you think a negative thought about yourself, your body reacts as if it were in the throes of a tension-filled situation. Regain your sense of control by changing your expectations and attitude to stressful situations.

- **Reframe problems.** Try to view stressful situations from a more positive perspective. Rather than fuming about a traffic jam, look at it as an opportunity to pause and regroup, listen to your favorite radio station, or enjoy some alone time.

- **Look at the big picture.** Take perspective of the stressful situation. Ask yourself how important it will be in the long run. Will it matter in a month? A year? Is it really worth getting upset over? If the answer is no, focus your time and energy elsewhere.
- **Adjust your standards.** Perfectionism is a major source of avoidable stress. Stop setting yourself up for failure by demanding perfection. Set reasonable standards for yourself and others, and learn to be okay with "good enough."

6. **Accept the things you can't change:** Many sources of stress are unavoidable. You can't prevent or change stressors, such as the death of a loved one, a serious illness, or a national recession. In such cases, the best way to cope with stress is to accept things as they are. Acceptance may be difficult, but in the long run, it's easier than railing against a situation you can't change.

- **Don't try to control the uncontrollable:** Many things in life are beyond our control—particularly the behavior of other people. Rather than stressing out over them, focus on the things you can control such as the way you choose to react to problems.
- **Look for the upside:** When facing major challenges, try to look at them as opportunities for personal growth. If your own poor choices contributed to a stressful situation, reflect on them and learn from your mistakes.
- **Learn to forgive:** Accept the fact that we live in an imperfect world and that people make mistakes. Let go of anger and resentments. Free yourself from negative energy by forgiving and moving on.

7. **Make time for fun and relaxation:** Beyond a take-charge approach and a positive attitude, you can reduce stress in your life by nurturing yourself. If you regularly make time for fun and relaxation, you'll be in a better place to handle life's stressors.

- **Do something you enjoy every day:** Make time for leisure activities that bring you joy, whether it be stargazing, playing the piano, or working on your bike.
- **Keep your sense of humor:** This includes the ability to laugh at yourself. The act of laughing helps your body fight stress in a number of ways.

8. **Adopt a healthy lifestyle:**

In addition to regular exercise, there are other healthy lifestyle choices that can increase your resistance to stress.

- **Eat a healthy diet:** Well-nourished bodies are better prepared to cope with stress, so be mindful of what you eat. Start your day right with breakfast, and keep your energy up and your mind clear with balanced, nutritious meals throughout the day.
- **Reduce caffeine and sugar:** The temporary "highs" caffeine and sugar provide often end in with a crash in mood and energy. By reducing the amount of coffee, soft drinks, chocolate, and sugar snacks in your diet, you'll feel more relaxed and you'll sleep better.
- **Avoid alcohol, cigarettes, and drugs:** Self-medicating with alcohol or drugs may provide an easy escape from stress, but the relief is only temporary. Don't avoid or mask the issue at hand; deal with problems head on and with a clear mind.

- **Get enough sleep:** Adequate sleep fuels your mind, as well as your body. Feeling tired will increase your stress because it may cause you to think irrationally.

NEED FOR THE STUDY:

In this research, it will be explained what causes of stress and how it affects performance in banks. A problem with stress has been identified among employees who work in banks in, Gulbarga, Bidar and Raichur hence to analysis this problem and find better solution to reduce stress and increase the efficiency in banking sector creates impetus for the present study. The researcher has identified the gap that no such study has been conducted in these areas together with large sample size so far. In this way, one can say, that the need arises to have a comprehensive study of banking sector in this area. Both qualitative and quantitative approaches will be used for better understanding of the variables affecting physical and psychological aspects of employees and the ways they can cope up with the stress at workplace.

OBJECTIVES OF THE STUDY:

1. To analyze the socioeconomic profile of the respondents and its association with variables of stress.
2. To examine the major factors causing stress among middle level employees in selected public sector banks.
3. To examine job difficulty and the role conflict
4. To find out the impact of stress coping strategies in an employee's performance
5. To identify the role of stress coping strategies promoting employee job satisfaction
6. To formulate a model of stress coping strategies to enhance job satisfaction and employee's performance.

RESEARCH HYPOTHESIS:

The fallowing hypothesis are formulated

1. There is no significant relationship between the factors causing stress among middle level employees in public sector banks.
2. There is no significant relationship between demographic characteristics and stress variables.
3. There is no significant relationship between personality characteristics and job stress.
4. There is no significant association between job difficulty and role conflict.
5. There is no significant association between effective stress coping strategies and employee job satisfaction.
6. There is no relationship between effective stress coping strategies and employee performance.

SCOPE OF THE STUDY:

This particular study is about bank employees Stress Management which is restricted within the organization. The study is conducted on the employees of the industrial organizations. This is not because of non-availability of resources but the nature of the study itself restricts it. It studies the existence or non – existence of stress among the employees in the organization and identifies the factors which are contributing for stress. It also provides the various steps adopted by the organization for managing the work stress of the employees, which can be used as future reference for decision-making and policy making with regard to the employees.

STATEMENT OF THE PROBLEM:

Employee stress can be inadvertently linked to success or failure at one's job. The general impression about employee stress is the feeling of failure due to work overload and working environment. But if this is the case and so simple a problem than merely by reducing the amount of work, occupational stress could have been done away with stress among the employees. However the problem is not that easy to pinpoint.

Stress at work can happen to anyone in any position in the Banking sector. Stress can affect different types of employees with different problems such as gastrointestinal disorder, addiction to drugs asthma, diabetes, peptic ulcer; hypertension, heart disease, depression. These problems affect organizational performance by causing to low productivity and high turnover of staff. The present study focuses on a factor that causes stress for employees in the banking sector and stress coping strategies adopted by banks to improve employee performance and job satisfaction.

LIMITATION OF THE STUDY:

- In this study Employees were selected from only the public sector banks.
- The opinions, behavior and attitudes of the respondents reflected in this study are restricted to the duration of the research and are subject to change with the passage of time.
- The study is limited to Kalaburgi, Bidar and Raichur district in Kalaburgi division.
- The study is limited to the line and middle level employees (sub-Ordinates).

RESEARCH METHODOLOGY:

Primary Data:

This is data which is collected a fresh and for the first time, and thus happens to be original in character. Primary data is first hand information collected through various methods such as observation, interviewing, mailing etc. Primary data is directly collected by the researcher from their original sources. The researcher can collect the required data precisely according to his research needs.

The primary data was collected through questionnaire method by distributing and collecting data from the executives and managers of various industries comprising of Manufacturing cement industries in H-K region. The researcher was proactive enough to spend some time with the respondents before the respondents actually filled up the questionnaire and could gather some information and reactions of the respondents which were very useful for the research as a whole.

Secondary data:

These are sources containing data which have been collected and compiled for another purpose. It is data that already exist and do not have to be collected by the researcher. This is data which have already been collected by someone else and which have already passed through the statistical process. Other types of written information, such as company policies, procedures and rules can be obtained from the organization's records and document **.**This was collected from

i. Various articles which are published in journals, magazines, research papers published in research journals.
ii. Publications of renowned institutions who work on stress management, employee welfare and Holistic health.
iii. Websites were also picked up as a major source to provide valuable and important data for research and literature review.

Statistical tools:
Entire data related to credit risk would be financial in nature, which required careful scrutiny for which relevant statistical tools would be utilized as per the need of the study –

a. Percentage and
b. Analysis statement
c. ANOVA, etc.

CONCLUSION:

Stress in the work place has become the black plague of the present century. Much of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise, and more importantly, by not providing individuals with the autonomy to do their work as they would like. Industries interpersonal relationship between the employees and superiors. Should implement certain changes in order to overcome stress in the work place such as flexible work hours, work load and periodic Stress through lack of communication can be overcome′relaxation. Through get to gathers, birthday parties, recreational tours that are been conducted by the Organization must begin to manage people at work differently, treating them with respect and valuing their contribution. Because it is said that, **"A Healthy Employee is a Productive Employee".**

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